



Order Filed on July 23, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Marie-Ann Greenberg MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee

IN RE:

ESMERALDA L AREVALO

Case No.: 24-18952 JKS

Hearing Date: 11/14/2024

Judge: JOHN K. SHERWOOD

MODIFIED ORDER CONFIRMING PLAN

The relief set forth on the following pages is hereby ORDERED.

DATED: July 23, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Case No.: 24-18952 JKS

Caption of Order: MODIFIED ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code and BAPCPA have been complied with and the bar date for the filing of claims has now expired; and for good cause shown, it is

- ORDERED, that the Order Confirming Plan entered on 11/15/2024 is hereby modified as a result of the expiration of the claims bar date and that commencing 10/01/2024 the Debtor shall pay the Standing Trustee the sum of \$485.00 for a period of 10 month(s), and then commencing 08/01/2025 the sum of \$489.00 for a period of 26 month(s); and it is further
- ORDERED, that all other clauses of the Order Confirming Plan shall remain in full force and effect.

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on _____, 20_____, a copy of the foregoing Order was served on each of the following:

Jeanne Naughton, Clerk

In re:
Esmeralda L Arevalo
Debtor

Case No. 24-18952-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 23, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Esmeralda L Arevalo, 123 Berkeley Terrace, Plainfield, NJ 07062-1501 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Denise E. Carlon | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Herbert B. Raymond | on behalf of Debtor Esmeralda L Arevalo herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Richard Abel | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5